U.S. Bank Instant Card® frequently asked questions

What mobile devices are compatible with Instant Card?

Instant Card works with Apple iOS 13 or greater and smartphones running on Android version 9.0 or higher.

What is a virtual credit card?

A virtual credit card is a unique 16-digit account number similar to a traditional corporate credit card – except there's no physical plastic card. You can set spending limits, restrict merchant category codes (MCC) and set expiration dates for the virtual card so it deactivates immediately.

Will I have real-time visibility into purchases made with Instant Card?

When used with a mobile wallet, all Instant Card transactions are visible in real-time. U.S. Bank Access® Online is the system of record for all transactions. Program Administrators can access transaction reporting as settled transactions are available.

What happens if a merchant does not accept mobile/contactless payments?

While Apple Pay, Google Wallet and mobile wallet acceptance is growing rapidly, it is not yet universally accepted. Consider making an online purchase instead. Instant Card allows the recipient to view the full 16-digit account number as well as the CVV code.

Does Instant Card integrate with expense management software?

Instant Card is integrated with Access Online, which has daily reporting capabilities and monthly statements that can be integrated into your corporate expense solutions.

Do I need to be a U.S. Bank corporate credit card customer?

Yes. Instant Card is available to current U.S. Bank One Card, U.S. Bank Corporate Travel Card and U.S. Bank Purchasing Card clients with Access Online and requires U.S. Bank Payment Plus in order to use. If Payment Plus is not active on the account, it must be added. If you already have Payment Plus, we will create a new managing account and hierarchy for Instant Card.

What types of expenses can I use Instant Card for?

Instant Card is intended for the purchase of products or services for business or commercial purposes. It is not to be used for personal, family or household expenses. The supplier or provider of the goods or services must accept corporate credit cards as a means of payment.

How can Instant Card reduce payment fraud?

Moving corporate spend from personal cards to virtual corporate cards with pre-set spending and activation limits makes it very difficult to abuse company spend policy. Instant Card allows organizations to set spending limits, block merchant categories codes (MCC), and customize expiration dates specific to a business purpose. Innovative fraud controls and monitoring systems allow U.S. Bank to help protect customers against fraud and misuse.

Can I create multiple cards at the same time?

Yes. the bulk card creation feature allows you to create up to 500 cards at the same time using a file process.